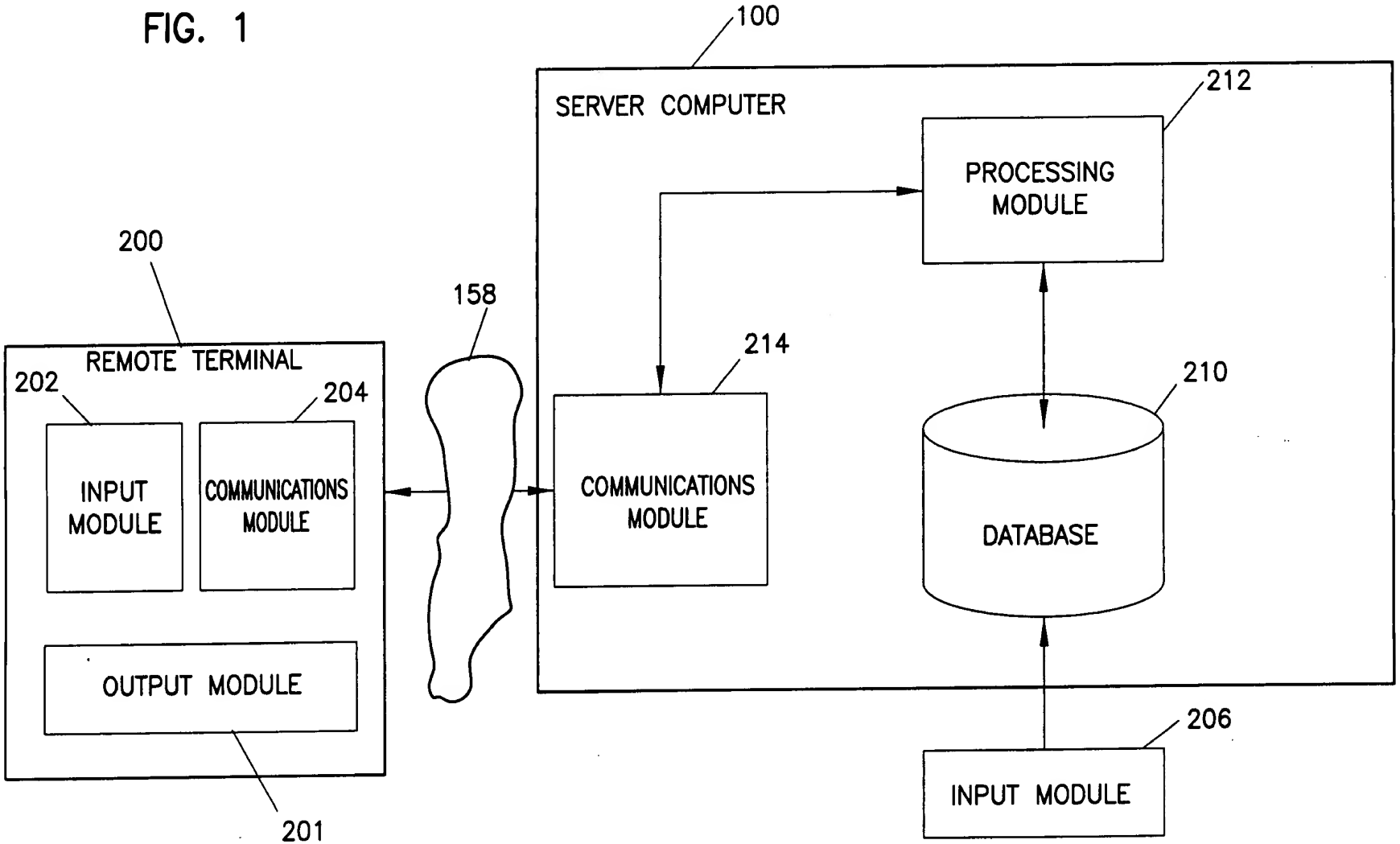
005007"9166960

FIG. 1



005007 9T662960

FIG. 2

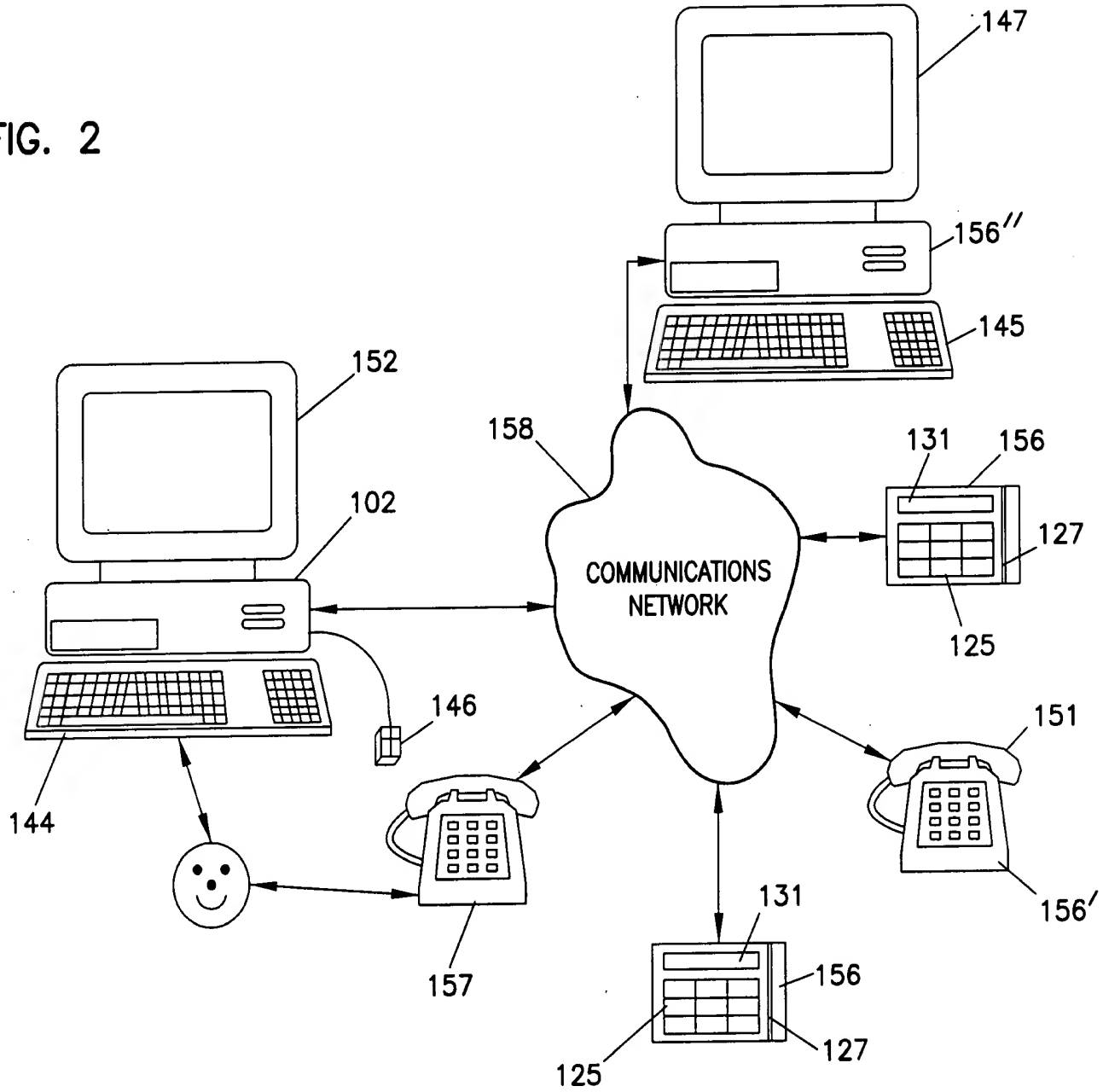


FIG. 3

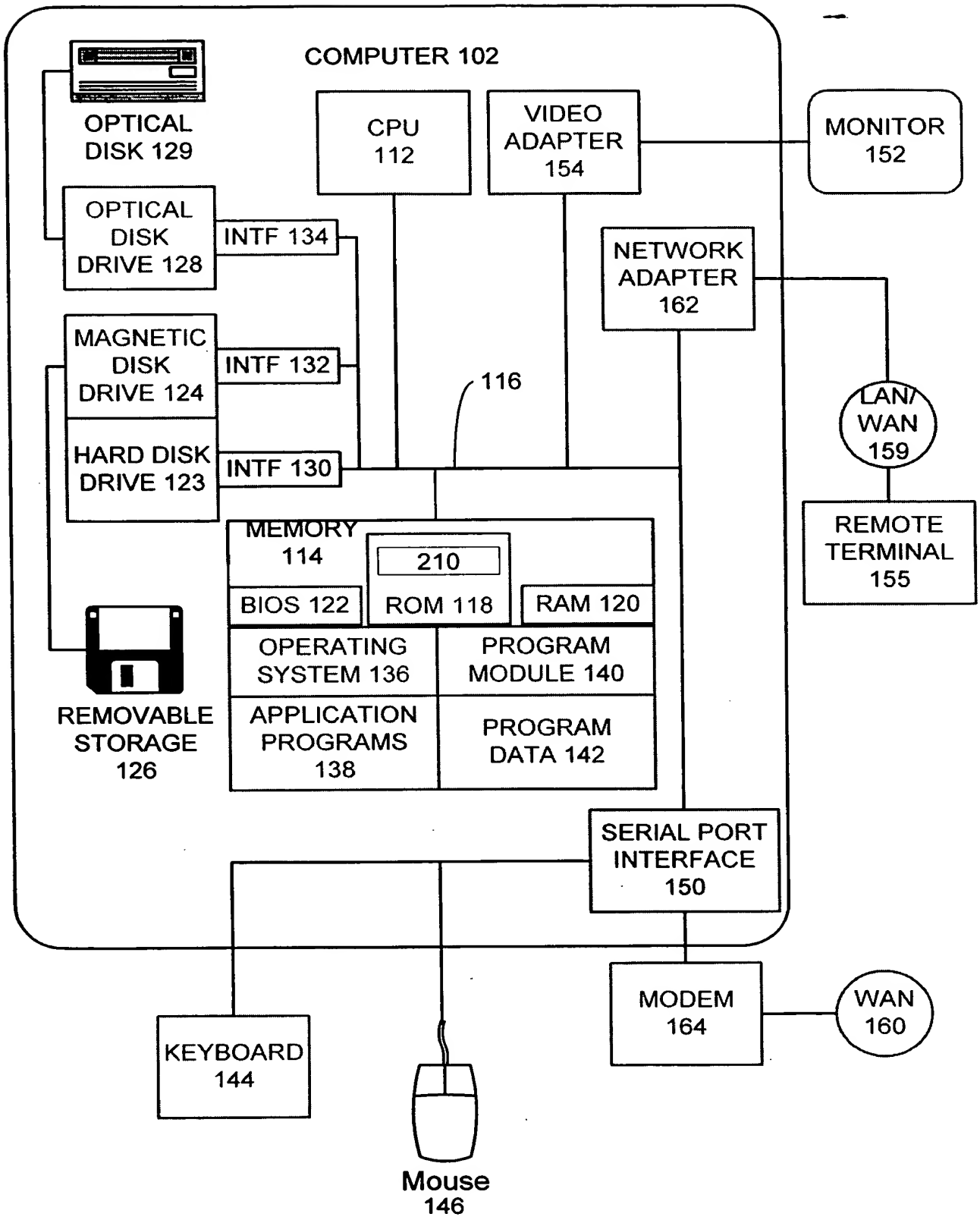

COMPUTER 102
OPTICAL DISK 129
CPU 112
VIDEO ADAPTER 154
MONITOR 152
OPTICAL DISK DRIVE 128
INTF 134
NETWORK ADAPTER 162
MAGNETIC DISK DRIVE 124
INTF 132
116
LAN/ WAN 159
HARD DISK DRIVE 123
INTF 130
REMOTE TERMINAL 155
MEMORY 114
210
BIOS 122
ROM 118
RAM 120
OPERATING SYSTEM 136
PROGRAM MODULE 140
REMOVABLE STORAGE 126
APPLICATION PROGRAMS 138
PROGRAM DATA 142
SERIAL PORT INTERFACE 150
MODEM 164
WAN 160
KEYBOARD 144
Mouse 146

FIGURE 4a

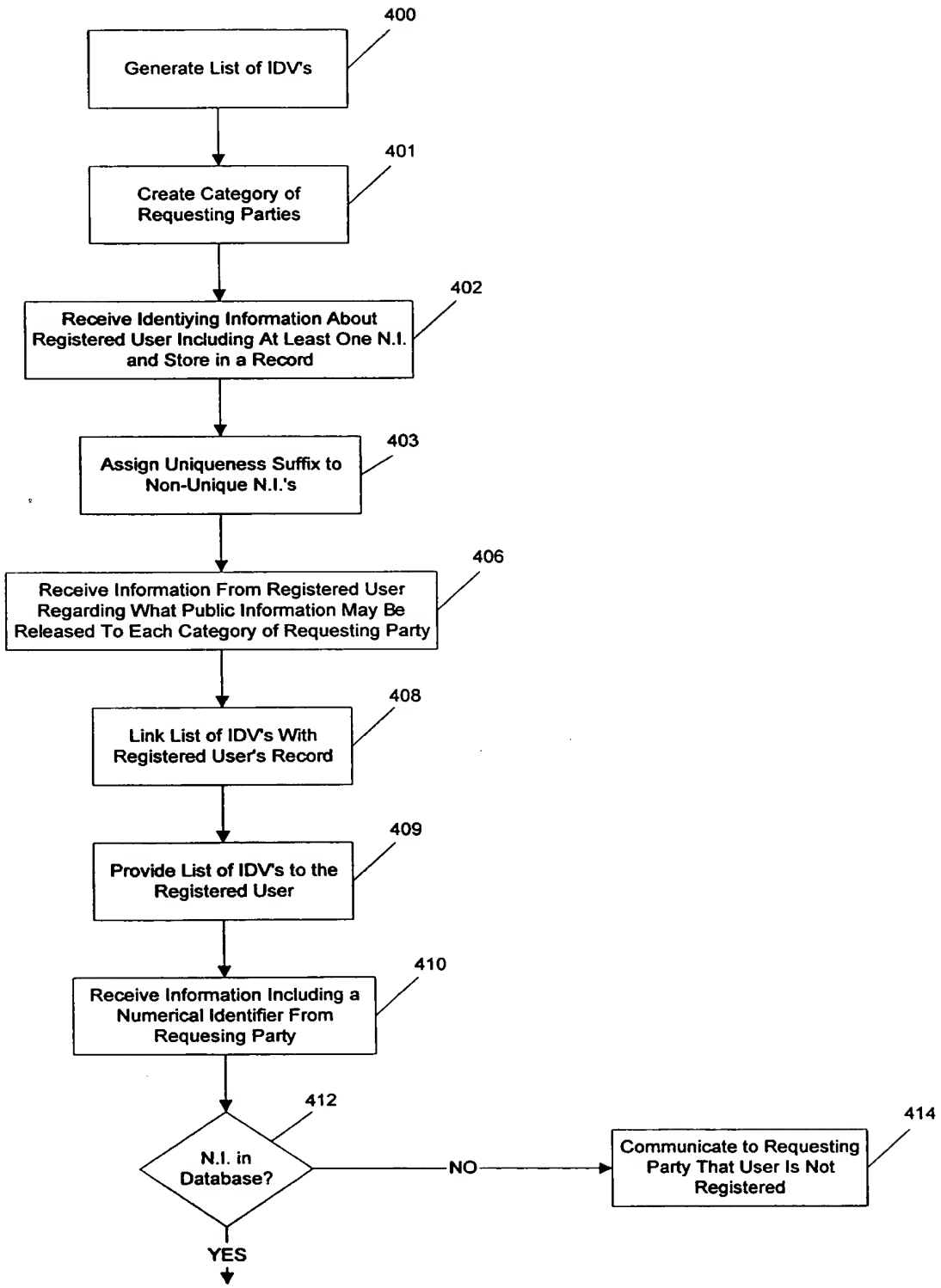

400
Generate List of IDV's
401
Create Category of Requesting Parties
402
Receive Identiying Information About Registered User Including At Least One N.I. and Store in a Record
403
Assign Uniqueness Suffix to Non-Unique N.I.'s
406
Receive Information From Registered User Regarding What Public Information May Be Released To Each Category of Requesting Party
408
Link List of IDV's With Registered User's Record
409
Provide List of IDV's to the Registered User
410
Receive Information Including a Numerical Identifier From Requesing Party
412
N.I. in Database?
NO
414
Communicate to Requesting Party That User Is Not Registered
YES

FIGURE 4b

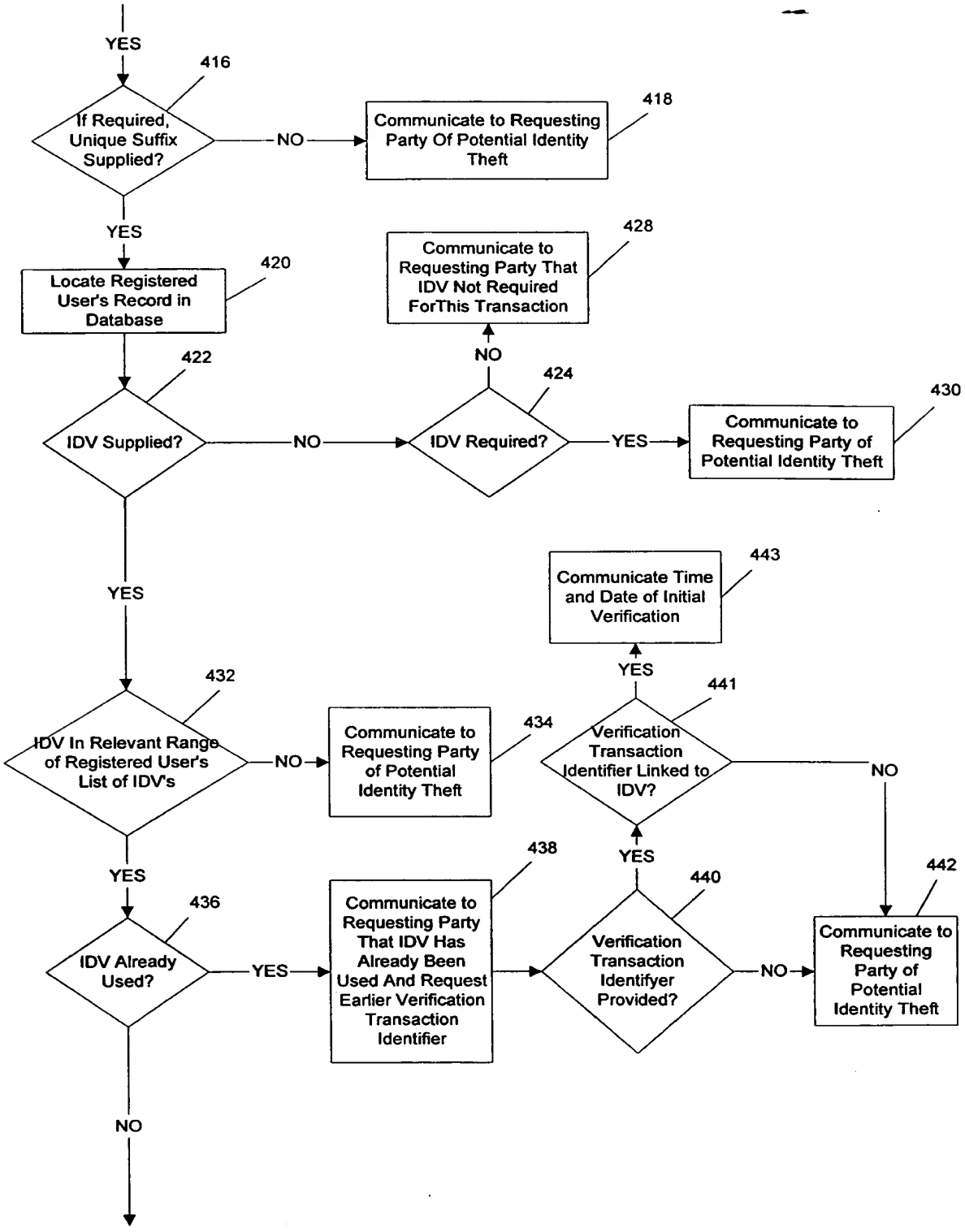
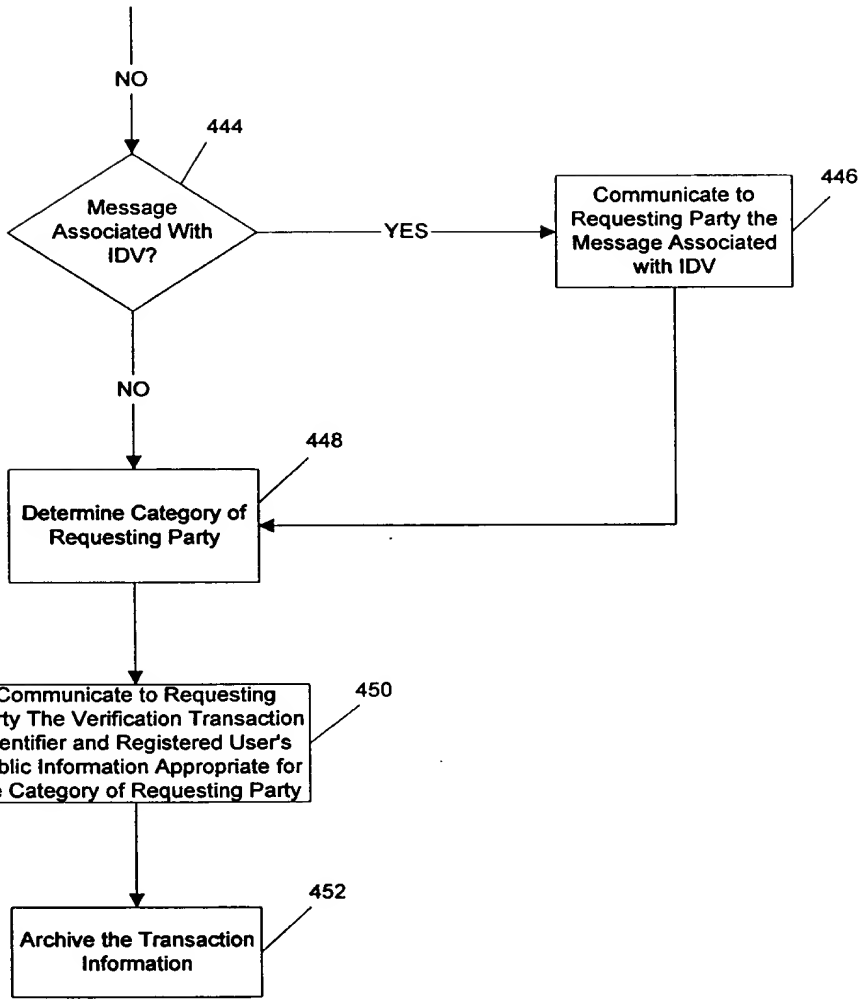

YES
416
If Required, Unique Suffix Supplied?
NO
418
Communicate to Requesting Party Of Potential Identity Theft
YES
Locate Registered User's Record in Database
420
428
Communicate to Requesting Party That IDV Not Required ForThis Transaction
NO
422
IDV Supplied?
NO
424
IDV Required?
YES
430
Communicate to Requesting Party of Potential Identity Theft
YES
443
Communicate Time and Date of Initial Verification
YES
441
432
IDV In Relevant Range of Registered User's List of IDV's
NO
434
Communicate to Requesting Party of Potential Identity Theft
Verification Transaction Identifier Linked to IDV?
NO
YES
438
442
YES
436
440
IDV Already Used?
YES
Communicate to Requesting Party That IDV Has Already Been Used And Request Earlier Verification Transaction Identifier
Verification Transaction Identifyer Provided?
NO
Communicate to Requesting Party of Potential Identity Theft
NO

FIGURE 4c



Docket No. 50277-2000

FIG. 5

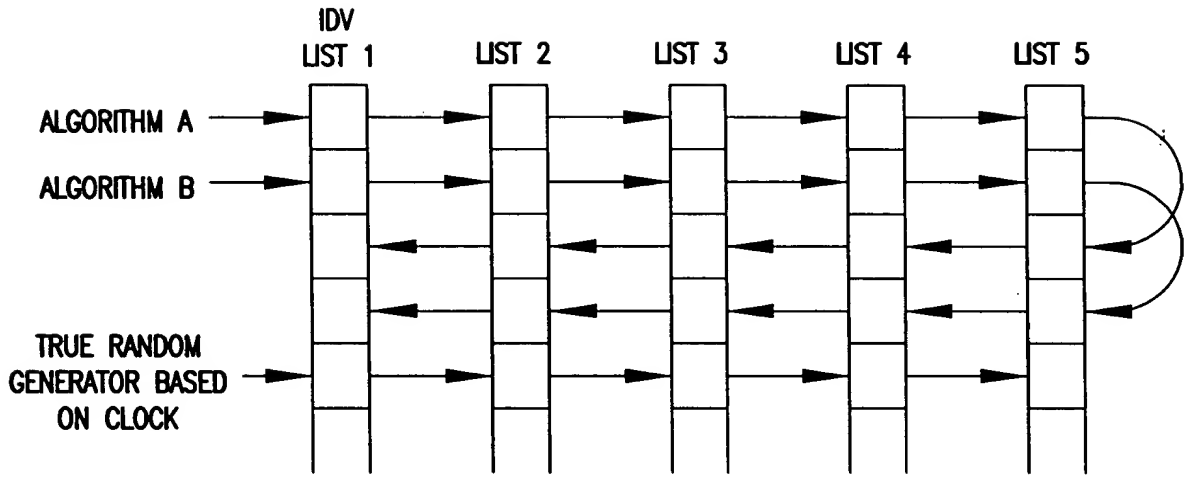

IDV
LIST 1
LIST 2
LIST 3
LIST 4
LIST 5
ALGORITHM A
ALGORITHM B
TRUE RANDOM
GENERATOR BASED
ON CLOCK

FIGURE 6

bank	retailer	tavern	phone company	purchaser	car dealer		other	06432178 Public Information and Recipient
x			x	x				Name: Wayne Stanley
	x	x						Age: 27*
			x	x	x			Date of Birth: 29 March 1973
x								Home Phone: (687) 284-6894
								Work Phone: (312) 684-2641
x			x					e-mail: alex@west.com
x			x					Address: 6824 Fremont Boulevard
x			x					City: Fresno
x			x					State: CA
x								Zip: 98201-3641
x								SSN:
								Middle Name:

x = supply this information to recipient
* = calculated by database management system

Doc 5 of 5 - 06432178

FIGURE 7

Numerical Identifier Type	Numercial Identifier	(optional) Uniquness Suffix	Pointer to User's Record
0	503629481		6043289
0	503668821		6059741
0			
0			
1	44 503679418		6079633
1			
1			
1			
2	5426 413268914281	3	6059741
2			
2			
2			

FIGURE 8

Relative Record Number	List of Transactions That Require IDV	Table of IDV's	Public Information and Recipient
6043289	96804294	34682141	06432178
6043290	66432174	39862843	05224101
6043291	88365261	46891300	07891302

FIGURE 9

96804294	
List of Transactions That Require IDV	
All Financial Transactions Except:	
Bank Routing Number XXXX Checking Account Number XXXX Under $50 and ATM Card	Calling Card Number (402) 688-2136 4280

FIGURE 10

34682141

Table of IDV's

IDV	Verification Trans. ID	Time, Date	Requesting Party	Optional Info.
68231	2468	63284987	605886221478	
43801	1890			Check to AYB for $50+
69210	6336	662891478	2246228911876	Credit Card to BNG for $800+
00010	9810			

09676960 - 100504